

ABSTRACT

A method for conducting a purchasing agreement for goods and services between a consumer and a merchant through a trusted a third party and using a wireless network includes generating, by the consumer, a first view of the agreement and transmitting the first view of the agreement to the third party, generating, independently by the merchant , a second view of the agreement and transmitting the second view of the agreement to the third party, and receiving, by the third party the consumer view of the agreement and the merchant view of the agreement, verifying identities of the merchant and the consumer and that the details of the independently generated views of the agreements are consistent and taking action to execute the purchasing agreement if the conditions are satisfied. The third party includes a Secure Transaction Server.